

ABSTRACT

In one embodiment, this invention analyzes demographic data that is associated with a specific street address when presented as an address change on an existing account or an address included on a new account application when that address is different from the reference address
5 (e.g., a credit bureau type header data). The old or reference address and the new address, the new account application address or fulfillment address demographic attributes are gathered, analyzed, compared for divergence and scaled to reflect the relative fraud risk.